

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on August 21, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Martin D. Crosby
aka David Crosby
10222 Sauna Drive
North Chesterfield, VA 23236

Patricia F. Crosby
aka Gail F. Crosby, aka Patricia G. Crosby, aka Patricia
Gail Fletcher Crosby
10222 Sauna Drive
North Chesterfield, VA 23236

Case Number: 15-34395-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-0507
xxx-xx-6605

Attorney for Debtor(s) (name and address):

Pia J. North
North Law
5913 Harbour Park Drive
Midlothian, VA 23112
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **October 8, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **January 6, 2016**

For a governmental unit: **February 17, 2016**

Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: December 7, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **November 10, 2015**

Time: **11:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: August 25, 2015

EXPLANATIONS

B91 (Official Form 91) (6/15)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Martin D. Crosby
 Patricia F. Crosby
 Debtors

Case No. 15-34395-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
 Form ID: B9I

Page 1 of 3
 Total Noticed: 75

Date Rcvd: Aug 25, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2015.
 db/jdb

13023670	+Martin D. Crosby, Patricia F. Crosby, 10222 Sauna Drive, North Chesterfield, VA 23236-1767
13023669	+Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
13023671	+Bank of America, 450 American St, Simi Valley, CA 93065-6285
13023672	+Best Buy/cbna, 701 East 60th Street, Sioux Falls, SD 57104-0432
13023681	+Cabela's Club, Po Box 82608, Lincoln, NE 68501-2608
13023682	+Citibank/Citgo Oil, Po Box 6497, Sioux Falls, SD 57117-6497
13023684	+Citibank/Citgo Oil, Citicorp Credit Services/Attn:Centralize, Po Box 790040, St Louis, MO 63179-0040
13023685	+Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13023691	+Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443
13023694	+Corporation Service Co. RegAg, Bank of America Center, 16 Fl, 1111 East Main Street, Richmond, VA 23219-3531
13023696	+DSRM National Bank/Diamond Shamrock/Vale, Pob 631, Amarillo, TX 79105-0631
13023700	+Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
13023703	+Horizon Fin, 8585 Broadway #88, Merrillville, IN 46410-7064
13023707	+Lencrafters/GEICOR, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
13023706	+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
13023712	(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067)
13023711	Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
13023727	+Rbs Nb Cc, 480 Jefferson Blvd., Mail Drop: RJE135, Warwick, RI 02886-1359
13023733	+Rbs Nb Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
13023738	+Talbots, 175 Beal Street, Hingham, MA 02043-1512
	Us Bank, Cb Disputes, Saint Louis, MO 63166
	Virginia Credit Union Reg. Agt, Jane G. Watkins, P.O. Box 90010, Richmond, VA 23225-9010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

13023668	E-mail/Text: help@pianorth.com Aug 26 2015 02:29:06 Pia J. North, North Law, 5913 Harbour Park Drive, Midlothian, VA 23112
13023675	EDI: BANKAMER.COM Aug 26 2015 02:13:00 Bank Of America, Po Box 982235, El Paso, TX 79998
13023732	EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One, Po Box 85015, Richmond, VA 23285-5075
13023673	EDI: CITICORP.COM Aug 26 2015 02:13:00 Texaco / Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195
13023674	+EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One Na, Po Box 30273, Salt Lake City, UT 84130-0273
13023676	+EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One Na, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
13023677	+EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
13023678	+EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13023679	+EDI: CAPITALONE.COM Aug 26 2015 02:13:00 Capital One / Best B, Po Box 5253, Carol Stream, IL 60197-5253
13023680	+EDI: CHASE.COM Aug 26 2015 02:13:00 Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850-5298
13023683	+E-mail/Text: saxonl@chesterfield.gov Aug 26 2015 02:30:55 Chesterfield County - PP Taxes, Richard A. Cordle, Treasurer, Post Office Box 26585, Richmond, VA 23261-6585
13023686	EDI: CITICORP.COM Aug 26 2015 02:13:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
13023687	+EDI: WFNNB.COM Aug 26 2015 02:13:00 Comenity Bank/gndrmtmc, Po Box 182789, Columbus, OH 43218-2789
13023688	+EDI: WFNNB.COM Aug 26 2015 02:13:00 Comenity Bank/lnbryant, 4590 E Broad St, Columbus, OH 43213-1301
13023689	+EDI: WFNNB.COM Aug 26 2015 02:13:00 Comenity Bank/talbot, Po Box 182789, Columbus, OH 43218-2789
13023690	+EDI: WFNNB.COM Aug 26 2015 02:13:00 Comenitybank/talbots, Po Box 182789, Columbus, OH 43218-2789
13023692	E-mail/Text: bkr@taxva.com Aug 26 2015 02:30:44 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
13023693	+E-mail/Text: DSLBKYP@discover.com Aug 26 2015 02:30:32 Discover Bank - Student loan, Po Box 30948, Salt Lake City, UT 84130-0948
13023697	+EDI: DISCOVER.COM Aug 26 2015 02:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13023699	+EDI: AMINFOFP.COM Aug 26 2015 02:13:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
	+EDI: RMSC.COM Aug 26 2015 02:13:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

District/off: 0422-7

User: cummingsj
Form ID: B9I

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Total Noticed: 75

Date Rcvd: Aug 25, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13023698 +EDI: RMSC.COM Aug 26 2015 02:13:00 Gemb/walmart, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
13023701 EDI: IRS.COM Aug 26 2015 02:13:00 Internal Revenue Service, Centralized Insolvency Unit,
P O Box 7346, Philadelphia, PA 19101-7346
13023702 EDI: RMSC.COM Aug 26 2015 02:13:00 Lenscrafters/GECRB, C/o P.o. Box 965036,
Orlando, FL 32896-5036
13023705 +EDI: TSYS2.COM Aug 26 2015 02:13:00 Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13023704 EDI: TSYS2.COM Aug 26 2015 02:13:00 Macy's/dsnb, 911 Duke Blvd, Mason, OH 45040
13023709 +E-mail/Text: bnc@nordstrom.com Aug 26 2015 02:29:25 Nordstrom FSB,
Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
13023708 +E-mail/Text: bnc@nordstrom.com Aug 26 2015 02:29:25 Nordstrom FSB, Po Box 6555,
Englewood, CO 80155-6555
13023710 +EDI: RMSC.COM Aug 26 2015 02:13:00 Paypal Buyer Credit, PO Box 960080,
Orlando, FL 32896-0080
13023714 +EDI: RMSC.COM Aug 26 2015 02:13:00 Sams Club / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
13023713 +EDI: RMSC.COM Aug 26 2015 02:13:00 Sams Club / GEMB, Po Box 965005,
Orlando, FL 32896-5005
13023715 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchb/dicks, Po Box 965005, Orlando, FL 32896-5005
13023716 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchb/dicks Dc, Po Box 965005,
Orlando, FL 32896-5005
13023717 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/ Old Navy, Po Box 965005,
Orlando, FL 32896-5005
13023718 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/ Old Navy, Attention: GEMB,
Po Box 103104, Roswell, GA 30076-9104
13023719 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Banana Republic, Po Box 965005,
Orlando, FL 32896-5005
13023720 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Banana Republic, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13023722 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Chevron, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13023721 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Chevron, P.o Box 965015,
Orlando, FL 32896-5015
13023724 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Lowes,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13023723 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13023726 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13023725 +EDI: RMSC.COM Aug 26 2015 02:13:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
13023728 +EDI: WTRRN BANK.COM Aug 26 2015 02:13:00 Target Credit Card (TC), Po Box 673,
Minneapolis, MN 55440-0673
13023729 +EDI: WTRRN BANK.COM Aug 26 2015 02:13:00 Target Credit Card (TC),
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
13023730 +EDI: WTRRN BANK.COM Aug 26 2015 02:13:00 Target National Bank, Po Box 673,
Minneapolis, MN 55440-0673
13023731 +EDI: CITICORP.COM Aug 26 2015 02:13:00 Texaco / Citibank, Po Box 6497,
Sioux Falls, SD 57117-6497
13023734 +EDI: VACU.COM Aug 26 2015 02:13:00 Va Credit Union, 7500 Boulders View Drive,
Richmond, VA 23225-4066
13023735 +EDI: VACU.COM Aug 26 2015 02:13:00 Va Credit Union, P O Box 90010,
Richmond, VA 23225-9010
13023737 +EDI: VACU.COM Aug 26 2015 02:13:00 Virginia Credit Union -- VP, Vice President,
7500 Boulders View Drive, Richmond, VA 23225-4046
13023739 +EDI: VACU.COM Aug 26 2015 02:13:00 Virginia Credit Union, Po Box 6713,
Richmond, VA 23230-0713
13023740 +EDI: TSYS2.COM Aug 26 2015 02:13:00 Visa Dept. Stores, Po Box 8218,
Mason, OH 45040-8218
13023741 +EDI: TSYS2.COM Aug 26 2015 02:13:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,
Mason, OH 45040-8053

TOTAL: 53

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13023695* +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631
13023736* +Va Credit Union, Po Box 90010, Richmond, VA 23225-9010

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: cummingsj
Form ID: B9I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2015 at the address(es) listed below:

Pia J. North on behalf of Joint Debtor Patricia F. Crosby
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co
Pia J. North on behalf of Debtor Martin D. Crosby
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co
Suzanne E. Wade station08@ricva.net, ecfsunmary@ricva.net

TOTAL: 3